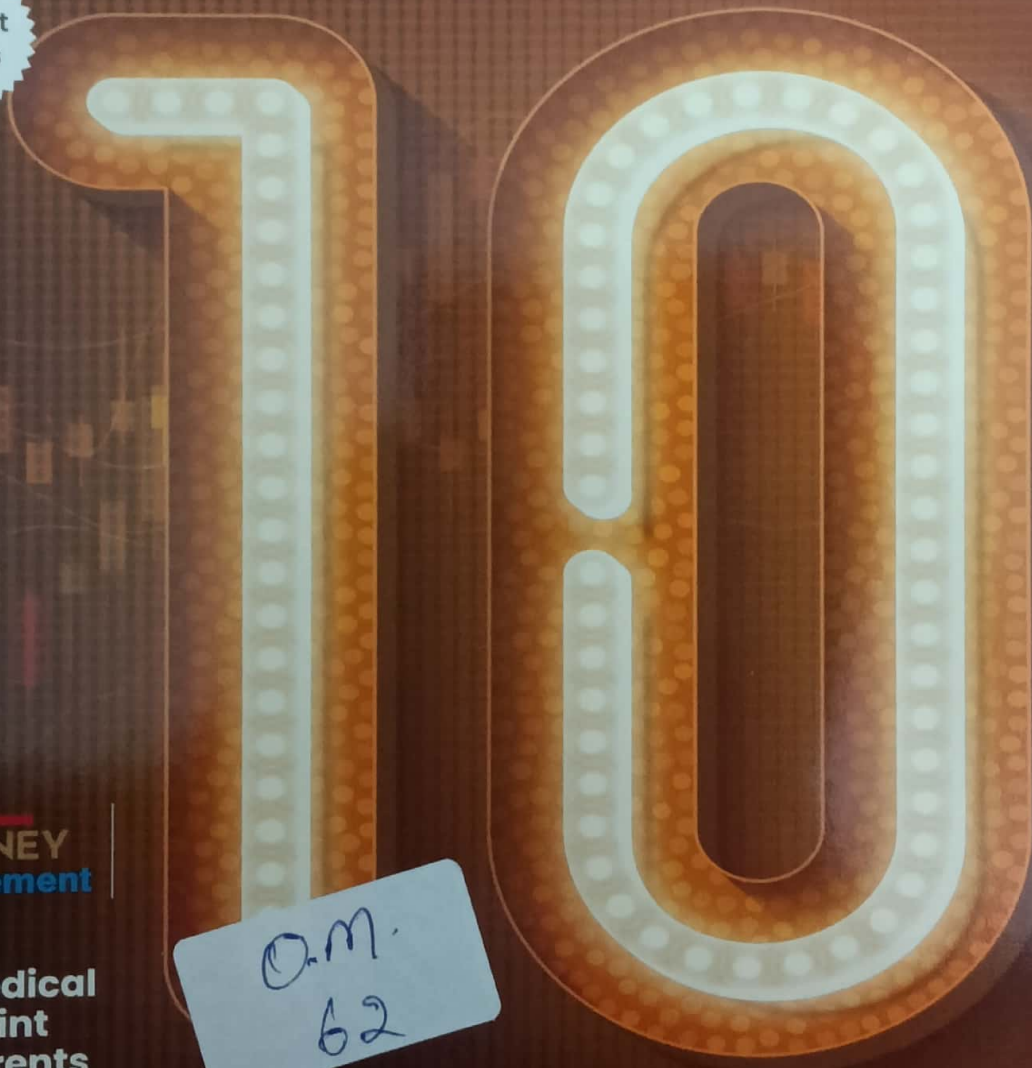


SPECIAL STORY: Don't Step Into The Equity SIP Illusion

Outlook MONEY

JANUARY 2026 • ₹80 | NO.1 PERSONAL FINANCE MAGAZINE | WWW.OUTLOOKMONEY.COM

Expert
Picks



MONEY
Retirement

The
NRI Medical
Blueprint
For Parents
Back Home

STOCKS TO CONSIDER IN 2026

Top analysts
recommend
2 stocks each,
backed by
solid analysis
on why they
chose them

RNI NO. DELENG/2002/08292



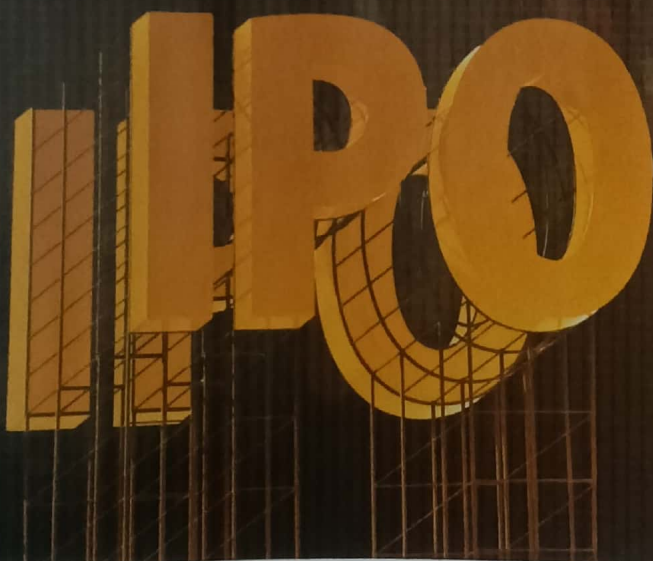
CONTENTS

JANUARY 2026 • VOLUME 25 • ISSUE 1

10 COVER STORY

IPO Rush: How To Steer Your IPO Journey

IPO boom is back with a bang. Amid the listing-day frenzy, the real question is whether investors are chasing momentum or backing fundamentals. We bust myths to give you real strategies



17

PANKAJ PANDEY,
Head Research,
ICICI Securities,
recommends Arvind
Fashions and CSB Bank.

20

SIDDHARTHA KHEMKA,
Head-Research, Wealth
Management, MOFSL,
recommends Max
Financials and Sagality
India

23

SUNNY AGRAWAL
Head of Fundamental
Research, SBI Securities,
recommends Pricol and
India Shelter

26

ABHIJEET BORA,
SVP – Fundamental
Research, JM Financial
Services, recommends
RIL and Gravita India

28

SHRIKANT CHOUHAN,
Executive Vice President
and Head of Equity
Research, Kotak Securities,
recommends ICICI Bank
and IHCL

Cover Design: **ANJAN DAS**

Disclaimer: Views expressed by various contributors in the magazine under the section 'Spotlight' are their own and not necessarily reflect the opinions, beliefs and view points of *Outlook Money* editorial. These are advertorial pages.

Head Office AB-10, S.J. Enclave, New Delhi 110 029
Customer Care: 9266855837/9266855636; Office Hour: 10 am to 6 pm
Email: yourhelpline@outlookindia.com

Printed and published by Vinay Nadkarni on behalf of Outlook
Publishing (India) Pvt. Ltd. Editor: Nidhi Sinha.

Printed at Kala Jyothi Process Pvt Ltd, Plot No.CFC-1&2, Survey No.18, E-city, SEZ,
General Industrial Park, Raviryal and Srinagar, Maheswaram, Ranga Reddy District,
Telangana-501359 and published from AB-10 Safdarjung Enclave, New Delhi 110029

Published for the month of January 2026;
Released on January 1, 2026. Total no. of pages 76

Outlook Money does not accept responsibility for any investment decision
taken by readers on the basis of information provided herein.
The objective is to keep readers better informed and
help them decide for themselves.

Subscribe Now





30

► **SPECIAL STORY**

DON'T STEP INTO THE EQUITY SIP ILLUSION

SIPs are a powerful tool for wealth creation, but only if you do not give in to illusions such as SIPs always give double-digit returns

40

COLUMN

DEMOCRATISING DEBT INVESTING

Online bond platform providers, which operate under Sebi regulations, have democratised retail access to bonds, but retail investors should understand the risks before buying

42

REAL ESTATE

SMART GREEN HOMES OR SMART SALES PITCH?

Green and smart homes promise environmental benefits and digital convenience, respectively. But they also come at a premium, which means a higher resale value. However, since no authority takes responsibility for maintaining green systems, buyers have to bear the cost when smart gadgets inside the house don't work as expected. So, evaluate the real costs

52

HOW TO

ADD OR CHANGE A BANK NOMINEE

A step-by-step guide to add or change a nominee in a bank

Outlook
MONEY
Retirement

56



THE NRI MEDICAL BLUEPRINT FOR PARENTS BACK HOME

NRIs need a more holistic plan that ensures parents can access funds immediately during emergencies, have reliable cashless treatment options at nearby hospitals, and a long-term care plan if they are dealing with chronic or age-related conditions.

60

COLUMN

SMALL HABITS TO SUCCESS

Good habits build you up, while bad habits pull you down. The one thing to ensure is that your habits are putting you on the path towards success. So, focus on your current trajectory, writes Larissa Fernand

64

GEN Z

THRIFT AND THRIVE: THE NEW GEN Z FLEX

Fashion is flipping its financial script, and young consumers are leading the change, by flocking to thrift stores. But be mindful of your expenses and don't use low-cost items as an excuse to overspend

74

EXPLAINER

GREEN INVESTMENTS

Green investments are gaining momentum in 2025 as capital shifts towards energy efficiency and cleaner infrastructure. Globally, green bond issuance has crossed \$5 trillion. We give you a lowdown on what green investments are and the things to consider before investing